

ABSTRACT OF THE DISCLOSURE

An integrated automated frequency award program is disclosed. An installment payment transaction processing system forwards the details of a customer's payment to a secondary transaction processing system, which evaluates whether the payment was received on or before the due date. If paid by the due date, the secondary transaction processing system calculates award points based on variable criteria, updates the points account balance for the enrolled customer or Member, and communicates the reward to the Member. Members may browse a catalog of available products and services for which they may redeem their awarded points. When a Member selects a product or service for redemption of his or her points, the system verifies that the Member's points account balance contains sufficient points to purchase the item, then places the order with the appropriate vendor or fulfillment service and subtracts the redeemed points from the Member's account balance.